Official Form 1	) (10/05)										
United States Bankruptcy C Western District of New York						Court ork				Voluntar	y Petition
,	Name of Debtor (if individual, enter Last, First, Middle):  Brooks, Tyina R.						of Joint I	Debtor (Spo	use) (Last, F	irst, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All O (inclu	ther Name de married	es used by the d, maiden, a	ne Joint Debt and trade nan	tor in the last 8 years nes):		
Last four digits of xxx-xx-0877	Soc. Sec./Com	plete EII	N or other Tax I	D No. (if m	nore than one, sta	te all) Last f	our digits	of Soc. Sec	./Complete E	EIN or other Tax ID No.	(if more than one, state all
Street Address of 1 28 Martha Av Buffalo, NY	*	Street, C	ity, and State):			Street	Address	of Joint Deb	otor (No. & S	Street, City, and State):	
Bullalo, NT				Г	ZIP Code 14215	:					ZIP Code
County of Residen	nce or of the Pri	incipal P	lace of Business	:		Coun	y of Resid	dence or of	the Principal	Place of Business:	-
Mailing Address o	of Debtor (if dif	ferent fr	om street addres	s):		Maili	ng Addres	s of Joint D	ebtor (if diffe	erent from street addres	s):
				г	ZIP Code	;					ZIP Code
Location of Princi (if different from s			Debtor	ı							l
\ `	k one box)		(Check a	re of Bus	le boxes.)					tcy Code Under Which led (Check one box)	h
☐ Individual (inc		,	<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> </ul>		ed	hapter 7	☐ Chap		Chapter 15 Petition of a Foreign Main	Proceeding	
☐ Partnership ☐ Other (If debtor entities, check th	is not one of the					hapter 9	☐ Chap Chapter 13	oter 12	☐ Chapter 15 Petition of a Foreign Nonm		
information requ State type of enti							•	ture of Debt	ts (Check one box)		
			Nonprofit C under 26 U.			<b>■</b> C	onsumer/N	Non-Busines	SS	☐ Business	
Full Filing Fee	_	Fee (Ch	eck one box)			Chec	one box:		Chapter	11 Debtors	
Filing Fee to b	e paid in install	he court	's consideration	certifying	that the deb	tor D				defined in 11 U.S.C. § or as defined in 11 U.S.C.	` '
☐ Filing Fee wai	ver requested (A	Applicat	ents. Rule 1006( ble to chapter 7 is consideration.	ndividual	s only). Mus	t Check	ebtor's agg		contingent lion.	quidated debts owed to	non-insiders
Statistical/Admin  Debtor estimat			ailabla fan distuï	hution to		ua ditama				THIS SPACE IS FOR	COURT USE ONLY
■ Debtor estimat		ıy exem <sub>l</sub>	ot property is ex				es paid, th	ere will be	no funds		
Estimated Number											
49	50- 100- 99 199	20 99 [		5001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets \$0 to \$50,000	\$50,001 to \$100,000	\$100,00 \$500,0			,000,001 to 10 million	\$10,000,001 \$50 millio		00,001 to million	More than \$100 million		
Estimated Debts \$0 to \$50,000	\$50,001 to \$100,000	\$100,00 \$500,00	00 \$1 millio		,000,001 to 10 million	\$10,000,001 \$50 millio		00,001 to 0 million	More than \$100 million	27/00 24 42 43	

(Official Form 1) (10/05) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Brooks, Tyina R. (This page must be completed and filed in every case) Prior Bankruptcy Case Filed Within Last 8 Years (If more than one, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. and is requesting relief under chapter 11.) I further certify that I delivered to the debtor the notice required by §342(b) of the Bankruptcy Code. ☐ Exhibit A is attached and made a part of this petition. X /s/ Robert Baron, Esq March 27, 2006 Signature of Attorney for Debtor(s) Date Robert Baron, Esq. Exhibit C **Certification Concerning Debt Counseling** by Individual/Joint Debtor(s) Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. health or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. No (Must attach certification describing.) **Information Regarding the Debtor (Check the Applicable Boxes)** Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property Check all applicable boxes. Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition Case 1-06-00610-Filed 03/27/06.

(Official Form 1) (10/05) FORM B1, Page 3 Name of Debtor(s):

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

Brooks, Tyina R.

(Check only one box.)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Tyina R. Brooks

Signature of Debtor Tyina R. Brooks

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

March 27, 2006

Date

#### Signature of Attorney

#### X /s/ Robert Baron, Esq

Signature of Attorney for Debtor(s)

#### Robert Baron, Esq

Printed Name of Attorney for Debtor(s)

#### Robert Baron, Esq.

Firm Name

5500 Main Street Suite 316 Williamsville, NY 14221

Address

#### (716) 633-8300

Telephone Number

March 27, 2006

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Case 1-06-00610-CLB, Doc 1,

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

☐ I request relief in accordance with chapter 15 of title 11. United States Code.

☐ Pursuant to §1511 of title 11, United States Code, I request relief in accor-

Certified copies of the documents required by §1515 of title 11 are attached.

dance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

proceeding, and that I am authorized to file this petition.

Signature of Foreign Representative

Printed Name of Foreign Representative

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. Filed 03/21/0,06 U.S.E. There 03/27/06 21:19:12,

Description: Main Document Page 3 of 38

## **United States Bankruptcy Court Western District of New York**

In re	Tyina R. Brooks		Case No.		
-		Debtor	,		
			Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amount of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AMOUNTS SCHEDULED			
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	0.00			
B - Personal Property	Yes	3	3,000.00			
C - Property Claimed as Exempt	Yes	1				
D - Creditors Holding Secured Claims	Yes	1		0.00		
E - Creditors Holding Unsecured Priority Claims	Yes	2		21,238.00		
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		17,295.16		
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1			2,184.25	
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,536.00	
Total Number of Sheets of ALL S	Schedules	18				
	Т	otal Assets	3,000.00			
			Total Liabilities	38,533.16		

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## **United States Bankruptcy Court** Western District of New York

In re	Tyina R. Brooks		Case No		
-		Debtor	,		
			Chapter	7	

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	21,238.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	21,238.00

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

In re	Tyina R. Brooks	Case No
•		Debtor ,

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Wife, Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules Entered 03/27/06 21:19:12

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In re	Tyina R. Brooks	Case No
-		Dahtag

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Joint, Or	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial accounts, certificates of deposit, or	Erie Metro FCU Savings	J	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Citibank Checking	-	100.00
	cooperatives.	Citibank Savings	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	-	100.00
7.	Furs and jewelry.	X		
8.	Firearms and sports, photographic, and other hobby equipment.	X		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total >	1,150.00
(Total of this page)	

**2** continuation sheets attached to the Schedule of Personal Property

In re	Tvina	R. Brooks
111 10	ı yına	IV. DI OOK

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				0.1.5	1. 0.00
			(T	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached

Tyina R. Brooks In re

Debtor

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		996 Ford Taurus 0,000 miles	-	1,850.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 1,850.00 (Total of this page) Total > 3,000.00

Best Case Bankruptcy

Sheet **2** of **2** continuation sheets attached

In re	Tyina R. Brooks	Case No.	
	•		Ξ

Debtor

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, C Erie Metro FCU Savings	ertificates of Deposit Debtor & Creditor Law § 283(2)	200.00	200.00
Citibank Checking	Debtor & Creditor Law § 283(2)	100.00	100.00
Household Goods and Furnishings Household Goods	NYCPLR § 5205(a)(5)	750.00	750.00
Wearing Apparel Clothing	NYCPLR § 5205(a)(5)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 1996 Ford Taurus 50,000 miles	Debtor & Creditor Law § 282(1)	1,850.00	1,850.00

Form	B6D
10/0	5)

In re	Tyina R. Brooks	Case No.
=	-	Debtor ,

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors	ho	ldin	g secured claims to report on this Schedule D.					
CREDITOR'S NAME	CO	Hu	sband, Wife, Joint, or Community	СС	U	D I	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	エミっぃ	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF	UNLIQUIDATED	. SP U H E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
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Form	B6F
(10/0	5)

In re	Tyina R. Brooks	Case No.	
_		Debtor ,	

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See

11 U.S.C.\\$112; Fed.R.Bankr.P. 1007(m).
If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.  Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
□ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals  Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup>Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

ln re	Tvina	R. Brook

Case No.		

Debtor

### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Taxes and Certain Other Debts Owed to Governmental Units** 

							TYPE OF PRIORITY	•
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	ODEBTO	Hu H C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED  AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No. xxxxxx0360			2000		E			
HSBC Bank USA Education Dept. P.O. Box 13338 Buffalo, NY 14240		-	Student loans				21,238.00	21,238.00
Account No.								
Account No.								
Account No.								
Account No.								
Sheet of continuation sheets attack Schedule of Creditors Holding Unsecured Prior				Sub this			21,238.00	21,238.00
			(Report on Summary of S		ota lule		21,238.00	21,238.00

Form	B6F
(10/0.5)	5)

In re	Tyina R. Brooks	Case No.	
_	<u> </u>	Debtor	

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in

Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDAT	U	AMOUNT OF CLAIM
Account No. xxxxx-xxxx0000			2/2000	Т	ΙEΙ		
ADT Security Services, Inc. P.O. Box 551200 Jacksonville, FL 32255-1200		-	services		D		509.84
Account No.			Equinox		П	_	
Representing: ADT Security Services, Inc.			P.O. Box 455 Park Ridge, IL 60068-0455				
Account No. xxxxxxxxxxxxx1854			2/2003		П	_	
Chase Manhattan Bank P.O. Box 15583 Wilmington, DE 19886		_	credit card purchases				3,017.51
Account No.			J.A. Cambece Law Office, PC	T	Н		
Representing: Chase Manhattan Bank			8 Bourbon Street Peabody, MA 01960				
4 continuation sheets attached			(Total of t		total		3,527.35
			( I otal of t	IIIS 1	Jag	c)	İ

In re	Tyina R. Brooks	Case No.
-		Debtor ,

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community		CC	U	P	- 1	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF	CLAIM	CONTINGENT	N L L Q U L D A T E D	SPUTED	≣ I	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2835			11/1998		Т	T E		Γ	
Citibank P.O. Box 183062 Columbus, OH 43218-3062		-	credit card purchases			D			3,291.39
Account No.			Collectcorp					T	
Representing: Citibank			455 North 3rd Street Suite 260 Phoenix, AZ 85004-3924						
Account No. xxxx-xxxx-xxxx-5926			2/1999					T	
Discover Card P.O. Box 15251 Wilmington, DE 19886-5251		-	credit card purchases						5,777.11
Account No.		T	Law offices of Cohen & Slamowitz			T		$^{\dagger}$	
Representing: Discover Card			LLP 199 Crossways Park Drive Woodbury, NY 11797-9004						
Account No. xxxxx4395		T	9/2000		T	T	T	†	
Express P.O. Box 330066 Denver, CO 80233-8066		-	credit card purchases						501.00
Sheet no1 of _4 sheets attached to Schedule of			•	S	Sub	tota	1	T	0.560.50
Creditors Holding Unsecured Nonpriority Claims				(Total of tl	his	pag	e)	) [	9,569.50

In re	Tyina R. Brooks	Case No
_		Debtor

							_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLLQULDA	DISPUTED		AMOUNT OF CLAIM
Account No.			World Financial Network	'	E			
Representing:			P. O. Box 182124		D	╀	4	
Express			Columbus, OH 43218-2124					
Account No. xxxxxxxxxxxx6901			5/2001				T	
Fashion Bug P.O. Box 84073 Columbus, GA 31908-4073		-	credit card purchases					
								477.00
Account No.			World Financial Network				†	
	1		P. O. Box 182124					
Representing:			Columbus, OH 43218-2124					
Fashion Bug								
Account No. xxxx-xxxx-1220			4/2002					
Account No. XXXX-XXXX-1220			credit card purchases					
Gateway/CBUSA			•					
Citicorp Credit Service		-						
Processing Center								
Des Moines, IA 50364-0001								=44.00
							1	744.33
Account No.			Citi Cards					
			P.O. Box 1503 Saint Peters, MO 63376					
Representing:			Janic i eters, wio 03370					
Gateway/CBUSA								
Sheet no. 2 of 4 sheets attached to Schedule of	-			Subt	ota	ıl	†	4 004 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1	1,221.33

In re	Tyina R. Brooks		Case No.	
-		Debtor	<b>-</b> ,	

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V C		CONFINGEN	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-6946			8/2000	Т	E		
Gold & Diamond Merchant P.O. Box 8189 Johnson City, TN 37615-0189			credit card purchases		D		666.00
Account No. xxxxx3080			10/1998				
Kaufmann's P.O. Box 94934 Cleveland, OH 44101-4934		-	credit card purchases				252.00
					L		232.00
Account No. xxxxx2655  New York & Company P.O. Box 182122  Columbus, OH 43218-2122		-	9/1998 credit card purchases				956.00
Account No. xxxxxxxxxxx4840			8/1999				
Newport News 101 Crossways Park Dr. Woodbury, NY 11797-2016		-	credit card purchases				851.98
Account No.	T	T	Simm Associates, Inc.		T		
Representing: Newport News			Springside Office Park 200 Biddle Ave. Suite 200 Newark, DE 19702				
Sheet no. 3 of 4 sheets attached to Schedule of					tota		2,725.98
Creditors Holding Unsecured Nonpriority Claims			(Total of t	IIIS	pag	30)	

In re	Tyina R. Brooks	Case No.
-		Debtor ,

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H W H	H V	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N F	-	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx3477			T	8/2003	ן ד	T		
WFN Victoria's Secret P.O. Box 182128 Columbus, OH 43218-2128		_		credit card purchases		D		054.00
Account No.	_	┝	4	World Financial Network National	-		_	251.00
Representing: WFN Victoria's Secret				Bank P.O. Box 182124 Columbus, OH 43218-2124				
Account No.								
Account No.		H	+		$\vdash$			
Account No.								
Account No.								
Sheet no4 of _4 sheets attached to Schedule of	-	_	_		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims				(Total of t				251.00
				(Report on Summary of So		ota		17,295.16
				(Report on Summary of Sc	1160	ıuıt	0)	1

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_			
In re	Tyina R. Brooks	Case No	
_		Debtor	

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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т.	Todas B. Bassles		
In re	Tyina R. Brooks	Case No.	
_		Debtor	

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re	Tyina R. Brooks		Case No.	
		Debtor(s)		

#### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

	le spouses are separated and a joint petition is not filed				or chil	d.
Debtor's Marital Status:	DEPENDENTS OF RELATIONSHIP:			SE		
Married	Daughter	AGI	2: <b>7</b>			
<b>Employment:</b>	DEBTOR			SPOUSE		
Occupation D	ay care provider					
	FS Day Care	Cenveo, I	nc.			
<u> </u>	years	6 years				
	8 Martha Ave. suffalo, NY 14215	8310 S. Va Englewoo		ghway #400 80112		
INCOME: (Estimate of average n		g.oo.		EBTOR		SPOUSE
	alary, and commissions (Prorate if not paid monthl	lv.)	\$	692.37	\$	2,422.00
2. Estimate monthly overtime	analy, and commissions (110 and 11 not paid monan	-5-7	\$	0.00	\$	0.00
3. SUBTOTAL			\$	692.37	\$	2,422.00
4. LESS PAYROLL DEDUCTIO	NS	=				
a. Payroll taxes and social se			\$	96.12	\$	834.00
b. Insurance	•		\$	0.00	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL D	EDUCTIONS		\$	96.12	\$	834.00
6. TOTAL NET MONTHLY TAI	KE HOME PAY		\$	596.25	\$	1,588.00
7. Regular income from operation	of business or profession or farm. (Attach detailed s	statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$ _	0.00
9. Interest and dividends			\$	0.00	\$ _	0.00
10. Alimony, maintenance or support that of dependents listed above	oort payments payable to the debtor for the debtore.	or's use or	\$	0.00	\$	0.00
11. Social security or other govern	nment assistance		-			
(Specify):			\$	0.00	\$	0.00
<u></u>			\$	0.00	\$	0.00
12. Pension or retirement income			\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
		_	\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TH	ROUGH 13		\$	0.00	\$	0.00
15. TOTAL MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)		\$	596.25	\$	1,588.00
16. TOTAL COMBINED MONT	HLY INCOME: \$	<u> 25</u>	(Report	also on Sumr	nary (	of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Form	B <sub>6</sub> J
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In re	Tyina R. Brooks		Case No.	
		Debtor(s)	_	

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	lete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	497.00
a. Are real estate taxes included? Yes No _X_	<u></u>	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	275.00
b. Water and sewer	\$	30.00
c. Telephone	\$	50.00
d. Other See Detailed Expense Attachment	\$	110.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	400.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	25.00
8. Transportation (not including car payments)	\$	450.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	155.00
e. Other	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the		
plan.)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17 Other Student loans	\$	78.00
Other Home Equity	\$	196.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,536.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
AN OTTA TENTE OF A CONTENT AT A VETT IN CO. IT.		
20. STATEMENT OF MONTHLY NET INCOME		A 101 ==
a. Total monthly income from Line 16 of Schedule I	\$	2,184.25
b. Total monthly expenses from Line 18 above	\$	2,536.00
c Monthly net income (a minus b)	S	-351.75

Form B6J
(10/05)

In re Tyina R. Brooks Case No.

Debtor(s)

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

## **Detailed Expense Attachment**

#### **Other Utility Expenditures:**

Cable	\$ 65.00
Cell phone	\$ 45.00
Total Other Utility Expenditures	\$ 110.00

Official Form 6-Decl. (10/05)

## **United States Bankruptcy Court** Western District of New York

In re	Tylna R. Brooks			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	N CONCERN	ING DEBTOR	S SCHEDUL	ES
	DECLARATION UND	ER PENALTY (	OF PERJURY BY I	NDIVIDUAL DI	EBTOR
	I declare under penalty of per				
	<b>20</b> sheets [total shown on summark knowledge, information, and belief.	ry page plus 2], ar	nd that they are true a	and correct to the	best of my
Date	March 27, 2006	Signature	/s/ Tyina R. Brook	s	
			<b>Tyina R. Brooks</b> Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Best Case Bankruptcy

## United States Bankruptcy Court Western District of New York

		Western District of New 1	IOIK	
In re	Tyina R. Brooks		Case No.	
		Debtor(s)	Chapter	7
		STATEMENT OF FINANCIAI	L AFFAIRS	

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$11,463.00 2003 Filed separately \$8,309.00 2004 Filed Separately

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DESCRIPTION AND VALUE OF

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DESCRIPTION AND DATE OF GIFT

VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

#### 14. Property held for another person

None Lis

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF

PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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Best Case Bankruptcy

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

SITE NAME AND ADDRESS

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

**GOVERNMENTAL UNIT** 

NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS **ENDING DATES** 

**BEGINNING AND** 

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

None

NAME **ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS **DATE ISSUED** 

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY **RECORDS** 

#### 21. Current Partners, Officers, Directors and Shareholders

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

ininediately preceding the confinencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date March 27, 2006 Signature /s/ Tyina R. Brooks

Tyina R. Brooks

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Best Case Bankruptcy

Form 8 (10/05)

## **United States Bankruptcy Court** Western District of New York

In re	Tyina R. Brooks			Case No.		
		Del	btor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTOR	R'S STATEME	ENT OF INT	TENTION	
	I have filed a schedule of assets and liability	ities which includes debts se	ecured by property of	of the estate.		
	I have filed a schedule of executory contra	acts and unexpired leases w	hich includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect to	o property of the estate which	ch secures those deb	ts or is subject to	o a lease:	
				Property	Property will be redeemed	Debt will be reaffirmed
Descri	iption of Secured Property	Creditor's Name	Property will be Surrendered	is claimed as exempt	pursuant to 11 U.S.C. § 722	pursuant to 11 U.S.C. § 524(c)
-NON	1 ,	Creditor 5 Tvanic	Burrendered	us exempt	11 C.S.C. § 722	11 0.5.0. \$ 521(0)
			•			
Descri	iption of Leased		Lease will be assumed pursuanto 11 U.S.C. §	nt		
Proper	<u>.</u>	Lessor's Name	362(h)(1)(A)			
-NON	NE-					
		•	•			
Date	March 27, 2006		/ Tyina R. Brooks			
		-	ina R. Brooks			
		De	ebtor			

## **United States Bankruptcy Court** Western District of New York

Disclosure of compensation paid to me was:  Debtor   Other (specify):  The source of compensation to be paid to me is:  Debtor   Other (specify):  I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in banks b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation agreements and applications as needed!  Negotiations with secured creditors to reduce to market value; exemption planning; preparation are reaffirmation agreements and applications as needed; preparation and filing of motions pursuant 522(f)(2)(A) for avoidance of liens on household goods.	
Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named de compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:  For legal services, I have agreed to accept \$ 395.00  Prior to the filing of this statement I have received \$ 395.00  Balance Due \$ 0.00  The source of the compensation paid to me was:  Debtor Other (specify):  The source of compensation to be paid to me is:  Debtor Other (specify):  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bank b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation and reaffirmation agreements and applications as needed; preparation and filing of motions pursuant	
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Balance Due	
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B. The source of compensation to be paid to me is:  □ Debtor □ Other (specify): □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of □ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. □ In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in banks b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed]  Negotiations with secured creditors to reduce to market value; exemption planning; preparation a reaffirmation agreements and applications as needed; preparation and filing of motions pursuant	
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Negotiations with secured creditors to reduce to market value; exemption planning; preparation a reaffirmation agreements and applications as needed; preparation and filing of motions pursuant	ruptcy;
By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from sta any other adversary proceeding.	y actions or
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the this bankruptcy proceeding.	e debtor(s) in
Dated: March 27, 2006 /s/ Robert Baron, Esq	
Robert Baron, Esq	
Robert Baron, Esq. 5500 Main Street	
Suite 316	
Williamsville, NY 14221 (716) 633-8300	

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NEW YORK

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Robert Baron, Esq.

Printed Name of Attorney

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Robert Baron, Esq.

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: 5500 Main Street Suite 316 Williamsville, NY 14221 (716) 633-8300		
I (We), the debtor(s), affirm that I (we)	Certificate of Debtor have received and read this notice.	
Tyina R. Brooks	$\chi$ /s/ Tyina R. Brooks	March 27, 2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any	) Date

March 27, 2006

Date

## **United States Bankruptcy Court** Western District of New York

In re Tyina R. Brooks		Case No.	
	Debtor(s)	Chapter	7
VEDIEICATI	ON OF CREDITOR M	A TDIV	
VERIFICATI	ON OF CREDITOR WI	AIKIA	
The above-named Debtor hereby verifies that the attack	hed list of creditors is true and corre	ect to the best	of his/her knowledge.
Date: March 27, 2006	/s/ Tyina R. Brooks		

Signature of Debtor

ADT Security Services, Inc. P.O. Box 551200 Jacksonville, FL 32255-1200

Chase Manhattan Bank P.O. Box 15583 Wilmington, DE 19886

Citi Cards P.O. Box 1503 Saint Peters, MO 63376

Citibank P.O. Box 183062 Columbus, OH 43218-3062

Collectcorp 455 North 3rd Street Suite 260 Phoenix, AZ 85004-3924

Discover Card P.O. Box 15251 Wilmington, DE 19886-5251

Equinox P.O. Box 455 Park Ridge, IL 60068-0455

Express
P.O. Box 330066
Denver, CO 80233-8066

Fashion Bug P.O. Box 84073 Columbus, GA 31908-4073

Gateway/CBUSA Citicorp Credit Service Processing Center Des Moines, IA 50364-0001

Gold & Diamond Merchant P.O. Box 8189 Johnson City, TN 37615-0189

HSBC Bank USA Education Dept. P.O. Box 13338 Buffalo, NY 14240

J.A. Cambece Law Office, PC 8 Bourbon Street Peabody, MA 01960

Kaufmann's P.O. Box 94934 Cleveland, OH 44101-4934

Law offices of Cohen & Slamowitz LLP 199 Crossways Park Drive Woodbury, NY 11797-9004

New York & Company P.O. Box 182122 Columbus, OH 43218-2122

Newport News 101 Crossways Park Dr. Woodbury, NY 11797-2016

Simm Associates, Inc. Springside Office Park 200 Biddle Ave. Suite 200 Newark, DE 19702

WFN Victoria's Secret P.O. Box 182128 Columbus, OH 43218-2128

World Financial Network P. O. Box 182124 Columbus, OH 43218-2124

World Financial Network National Bank P.O. Box 182124 Columbus, OH 43218-2124